

FA CAPITAL, LLC

	CPP Disbursement Date 03/06/2009	RSSD (Holding Company) 3643127	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$282	\$264	-6.4%		
Loans	\$203	\$166	-18.5%		
Construction & development	\$3	\$2	-45.6%		
Closed-end 1-4 family residential	\$25	\$5	-77.9%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0	10.6%		
Commercial & Industrial	\$18	\$14	-20.5%		
Commercial real estate	\$147	\$134	-8.5%		
Unused commitments	\$20	\$15	-24.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$6	\$4	-25.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$38	144.1%		
Cash & balances due	\$39	\$38	-2.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$255	\$236	-7.4%		
Deposits	\$254	\$235	-7.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$27	\$28	3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	10.1%	--		
Tier 1 risk based capital ratio	12.4%	14.9%	--		
Total risk based capital ratio	13.7%	16.1%	--		
Return on equity ¹	-69.7%	3.6%	--		
Return on assets ¹	-7.4%	0.4%	--		
Net interest margin ¹	4.3%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans})	72.3%	47.3%	--		
Loss provision to net charge-offs (qtr)	125.9%	88.9%	--		
Net charge-offs to average loans and leases ¹	7.5%	0.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	20.6%	25.5%	11.5%	0.0%	--
Closed-end 1-4 family residential	0.0%	5.2%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	7.3%	0.0%	0.5%	--
Commercial & Industrial	1.8%	5.6%	2.5%	0.1%	--
Commercial real estate	3.2%	5.7%	2.0%	0.1%	--
Total loans	2.8%	5.5%	1.9%	0.1%	--